

Information to identify the case:

Debtor 1	<u>Mary Ann Kralovic</u>	Social Security number or ITIN	xxx-xx-6875
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21103-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Ann Kralovic

3/27/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Mary Ann Kralovic
DebtorCase No. 16-21103-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil
Form ID: 3180WPage 1 of 1
Total Noticed: 16

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db +Mary Ann Kralovic, 1404 White Oak Drive, Verona, PA 15147-2432
 sp +Allan C. Lundberg, 3058 Leechburg Road, Lower Burrell, PA 15068-3460
 sp +Edward J. Chiodo, Shenderovich Shenderovich & Fishman, P.C., 1100 Law & Finance Building,
 429 Fourth Avenue, Pittsburgh, PA 15219-1500
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860
 14202147 +KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1538
 14202148 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 14268476 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14202149 +PNC Mortgage, PO Box 6534, Carol Stream, IL 60197-6534
 14263254 +Peoples Natural Gas Company, LLC, 205 North Main Street, Butler, PA 16001,
 Attention: Barbara Rodgers 16001-4904
 14202150 +US Department of HUD, 451 7th Street SW, Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Mar 28 2019 03:01:05 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14202145 +EDI: GMACFS.COM Mar 28 2019 06:43:00 Ally, PO Box 380901, Minneapolis, MN 55438-0901
 14210802 EDI: GMACFS.COM Mar 28 2019 06:43:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 14210804 EDI: GMACFS.COM Mar 28 2019 06:43:00 Ally Financial Lease Trust, PO Box 130424,
 Roseville, MN 55113-0004
 14202146 +EDI: CAPITALONE.COM Mar 28 2019 06:43:00 Capital One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14210354 EDI: CAPITALONE.COM Mar 28 2019 06:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr PNC Bank, National Association

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
 Jodi L. Hause on behalf of Creditor PNC Bank, National Association
 jodi.hause@phelanhallinan.com, pawb@fedphe.com
 Joseph F. Nicotero on behalf of Debtor Mary Ann Kralovic niclowlgl@comcast.net
 Joshua I. Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
 ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
 srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
 Scott R. Lowden on behalf of Debtor Mary Ann Kralovic niclowlgl@comcast.net

TOTAL: 9